

1 **CLAIMS**

2 **1.** A method comprising:
3 receiving account access information from a user;
4 accessing the account using the received access information;
5 harvesting data from a web page associated with the account; and
6 authenticating the user's ability to access the account based on the obtained
7 information.

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9 **2.** A method as recited in claim 1 further comprising determining a risk
10 associated with the user.

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12 **3.** A method as recited in claim 1 further comprising verifying a user
13 identity based on information provided by the user.

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15 **4.** A method as recited in claim 1 further comprising verifying a user
16 identity based on information provided by a credit reporting service.

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18 **5.** A method as recited in claim 1 further comprising handling financial
19 transactions initiated by the user and associated with the account.

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21 **6.** A method as recited in claim 1 further comprising handling financial
22 transactions initiated by the user and associated with the account if the user's
23 ability to access the account is authenticated.
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1 7. A method as recited in claim 1 wherein authenticating the user's
2 ability to access the account includes verifying the user's social security number.

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4 8. A method as recited in claim 1 wherein authenticating the user's
5 ability to access the account includes verifying the user's driver's license number.

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7 9. A method as recited in claim 1 further comprising initiating a trial
8 deposit into the account to further authenticate the user's ability to access the
9 account.

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11 10. A method as recited in claim 1 wherein the account is a financial
12 account.

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14 11. A method as recited in claim 10 further comprising requesting a
15 cancelled check associated with the financial account to further authenticate the
16 user's ability to access the financial account.

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18 12. One or more computer-readable memories containing a computer
19 program that is executable by a processor to perform the method recited in claim
20 1.

1 **13.** A method comprising:
2 receiving financial account access information from a user;
3 obtaining information regarding the financial account from a financial data
4 source; and
5 authenticating the user's ability to access the financial account based on the
6 obtained information.

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8 **14.** A method as recited in claim 13 further comprising determining a
9 risk associated with the user.

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11 **15.** A method as recited in claim 13 further comprising verifying a user
12 identity based on information provided by the user.

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14 **16.** A method as recited in claim 13 further comprising verifying a user
15 identity based on information provided by a credit reporting service.

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17 **17.** A method as recited in claim 13 further comprising handling
18 financial transactions initiated by the user and associated with the financial
19 account.

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21 **18.** A method as recited in claim 13 further comprising handling
22 financial transactions initiated by the user and associated with the financial
23 account if the user's ability to access the financial account is authenticated.

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2 **19.** A method as recited in claim 13 wherein authenticating the user's
3 ability to access the financial account includes verifying the user's social security
4 number.

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6 **20.** A method as recited in claim 13 wherein authenticating the user's
7 ability to access the financial account includes verifying the user's driver's license
8 number.

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10 **21.** A method as recited in claim 13 further comprising initiating a trial
11 transfer to further authenticate the user's ability to access the financial account.

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13 **22.** A method as recited in claim 13 further comprising requesting a
14 cancelled check associated with the financial account to further authenticate the
15 user's ability to access the financial account.

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17 **23.** One or more computer-readable memories containing a computer
18 program that is executable by a processor to perform the method recited in claim
19 13.

1 **24.** A method of authenticating a user's ability to access a financial
2 account, the method comprising:

3 making a first transfer associated with the financial account;
4 requesting the user to identify the amount of the first transfer;
5 confirming the user's ability to access the financial account if the user
6 correctly identifies the amount of the first transfer; and
7 denying the user's ability to access the financial account if the user does not
8 correctly identify the amount of the first transfer.

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10 **25.** A method as recited in claim 24 wherein the first transfer is a credit
11 transfer.

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13 **26.** A method as recited in claim 24 wherein the first transfer is a debit
14 transfer.

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16 **27.** A method as recited in claim 24 further comprising making a second
17 transfer associated with the financial account and requesting the user to identify
18 the amount of the second transfer.

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20 **28.** A method as recited in claim 27 further comprising confirming the
21 user's ability to access the financial account if the user correctly identifies the
22 amount of the first transfer and the amount of the second transfer.

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1 **29.** A method as recited in claim 27 further comprising harvesting data
2 from a web page associated with the financial account and authenticating the
3 user's ability to access the financial account based on data harvested from the web
4 page associated with the financial account.

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6 **30.** A method as recited in claim 27 further comprising retrieving data
7 from a financial data server associated with the financial account and
8 authenticating the user's ability to access the financial account based on data
9 retrieved from the financial data server associated with the financial account.
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